Retirement Investors' Club (RIC)
403b Plans
Look *forward* to retirement!

Accessing 403b Funds Through planwithease.com

RIC and PWE

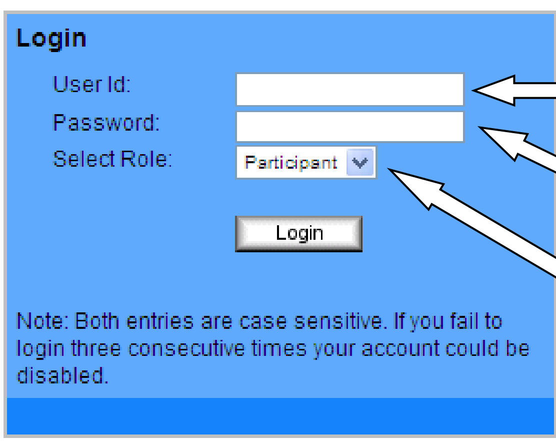
Your 403b account is part of the Retirement Investors' Club (RIC). RIC uses planwithease (PWE) as its third party administrator. Your funds are still held by and managed by your investment provider. PWE manages the process by which you can request a transaction.

When can I access my 403b account?

1. When you have terminated employment;
2. When you reach age 59 ½;
3. You are purchasing IPERS service credit (direct rollover);
4. If eligible, you can take a loan; or
5. If eligible, you can request a hardship withdrawal. You must take any available loans first.

How do I access my funds?

1. Obtain the appropriate form(s) from your RIC provider
2. Log into PWE's website at https://www.planwithease.com/erelius/ (see below), request approval and print the approval letter
3. Submit the PWE approval letter with the provider's forms to the provider



Initial user ID is participant's 9 digit SS# (no dashes or spaces)

Initial Password is the participant's birth date (MMYY)

Select "Participant"

You may access a [Participant User Guide]() on the planwithease website.

What happens when I log in for the first time?

When you login for the first time, you will be prompted to complete the following steps (helpful hints for successful set up are shown below).

- Create a User ID
- Create a Password
- Choose and answer 3 Alternate Verification Questions
- Edit your personal information

Creating a User ID and Password

User IDs and Passwords should be no more than 15 characters (letters and numbers only) and contain at least 1 letter and 1 number (letters are case sensitive). Review additional criteria for a successful User ID and Password below.

User ID – 3 DON'TS

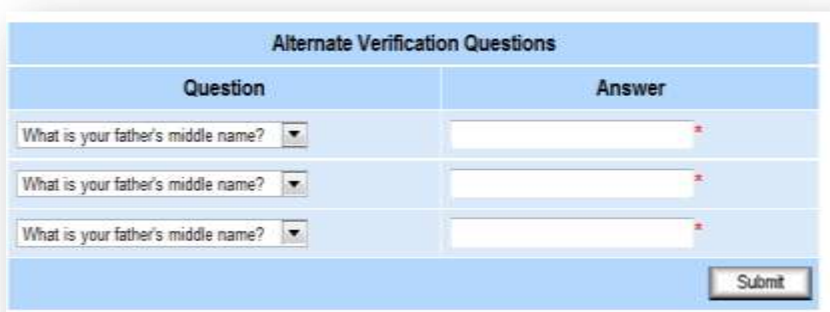
- Do not use Password or SS#.
- Do not use three successive letters or numbers (i.e.: ABC123).
- Do not use special characters such as !,@,#,$,%,&, etc.

Password - 3 DON'TS

- Do not use User ID or SS#.
- Do not use three successive letters or numbers (i.e.: ABC123).
- Do not use two of the same characters in a row (i.e.: instead of apple01, use aple01)

Alternative Verification Questions

You will need to choose 3 different security questions and type an answer for each (answers are case sensitive). These questions will be asked as a security step for passwords resets and each time you log into the pwe site from an unknown computer.

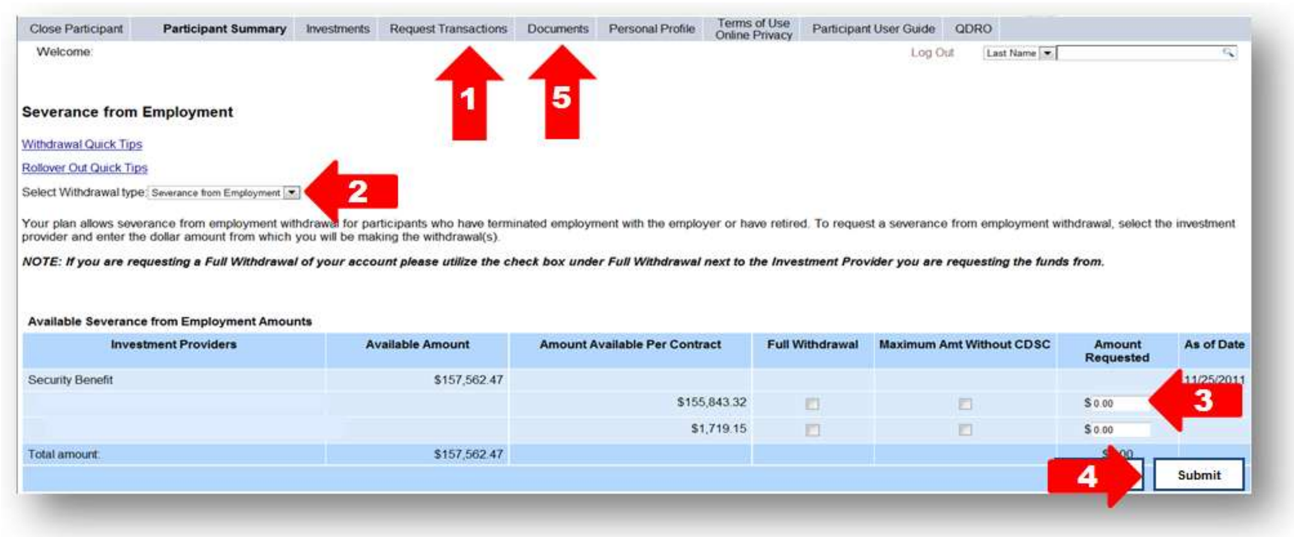


Editing Personal Information

Once you have logged in for the first time, you will be prompted to review and edit your personal information. You MUST provide the email address you want planwithease.com to use in sending notices to you. Select the *Save and Continue* button.

How do I request a withdrawal (other than loan or hardship) or rollover?

1. Place cursor on *Request Transactions* in the top menu and select *Withdrawals/Rollovers Out.*
2. In the drop down box, select the reason you are requesting a withdrawal/rollover (severance from employment or age 59 ½).
3. Next to the investment provider under Amount Requested, enter an amount or select *Full Withdrawal*.
4. Select *Submit*.
5. Place cursor on *Documents* and select *Reports/Letters*. Print the certificate in the *Reports* tab and send it, along with the provider's withdrawal form or the receiving company's rollover paperwork, to the provider.



How do I request a loan?

1. Place cursor on *Request Transactions* in the top menu and select *Loans* (this option will only be listed if your employer allows loans).
2. In the drop down box, select the type of loan you are requesting. The amount eligible is based on IRS requirements, which is the lesser of $50,000 or 50% of your account balance (minus any existing loan balance over the previous 12 months)
3. Next to the investment provider under Amount Requested, enter the amount of the loan.
4. Select *Submit*.
5. Place cursor on *Documents* and select *Reports/Letters*. Print the certificate in the *Reports* tab and send it, along with the provider's loan application, to the provider.

How do I request a financial hardship distribution?

1. Place cursor on *Request Transactions* in the top menu and select *Withdrawals/Rollovers Out.*
2. In the drop down box, select *Hardship.*
3. In the *Select Hardship reason* menu, select your reason. Eligible expenses are limited to:
   - ✓ funeral/burial
   - ✓ higher education (next 12 months)
   - ✓ medical care not covered by insurance
   - ✓ to prevent eviction from your primary residence; to purchase a primary residence
   - ✓ to repair storm damage to your primary residence
4. Next to the investment provider under Amount Requested, enter the amount you wish to receive.
5. Select *Submit*.
6. Fax documentation supporting your request to planwithease at (866) 771-5047.
   Note: After submitting supporting documentation, planwithease will review the withdrawal request within 5 business days. Notification of approval will be sent to you via email.
7. After planwithease notifies you of approval, place cursor on *Documents* and select *Reports/Letters*. Print the certificate in the *Reports* tab and send it, along with the provider's withdrawal form, to the provider.